

B18 (Official Form 18) (12/07)

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 12-13047-RG  
Chapter: 7  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ethan Blumenfeld  
31 N. Terrace  
Maplewood, NJ 07040

Social Security No.:  
xxx-xx-1831

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 11, 2012

Rosemary Gambardella  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

B18 (Official Form 18) (12/07) – Cont.

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ethan Blumenfeld  
Debtor

Case No. 12-13047-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: b18

Page 1 of 2  
Total Noticed: 23

Date Rcvd: May 11, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2012.

db +Ethan Blumenfeld, 31 N. Terrace, Maplewood, NJ 07040-1378  
512750267 AT&T, P.O. Box 2971, Omaha, NE 68103-2971  
512750266 American Express, P.O. Box 84058, Columbus, GA 31908-4058  
512750269 +Borough of Roseland, 19 Harrison Avenue, Roseland, NJ 07068-1307  
512750271 +Carrie Lisa Fast, 2727 Revere Street, Apt. 101, Houston, TX 77098-1328  
512750273 Citibank, P.O. Box 6094, (Home Depot), Sioux Falls, SD 57117-6094  
512750274 Griffin Alexander, P.C., 415 Route 10, Suites 6-8, Randolph, NJ 07869  
512750275 +Laufer Dalena Codicina Jensen & Boyd, LL, 23 Cattano Avenue, Morristown, NJ 07960-6839  
512750276 +Lum Oraseo & Positan, LLC, 103 Eisenhower Pkwy, Roseland, NJ 07068-1049  
512750278 +Mitchell Goldstein, Esq., Lenz & Gengaro, LLP, 347 Mt. Pleasant Avenue, Suite 203, West Orange, NJ 07052-2749  
512750279 +MSS Millburn Realty Co., 12 Vreeland Avenue, Totowa, NJ 07512-1121  
512750277 +Mitchel Goldstein, Esq., 347 Mt. Pleasant Avenue, West Orange, NJ 07052-2749  
512750281 PSE&G, P.O. Box 14103, New Brunswick, NJ 08906-4103  
512750280 +Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
512750282 +Stonigate at Roseland Homeowners Assoc, Integra Property Mgt., 200 Valley Road, Suite 203, Mount Arlington, NJ 07856-1320  
512750285 +Zucker, Goldberg & Ackerman, LLC, P.O. Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: leah.bynon@usdoj.gov May 11 2012 22:00:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 11 2012 22:00:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
512750268 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com May 11 2012 21:59:07 Aurora Loan Services, P.O. Box 1706, Scottsbluff, NE 69363-1706  
512750270 EDI: CAPITALONE.COM May 11 2012 20:58:00 Capital One, P.O. Box 85167, Richmond, VA 23285-5167  
512750272 EDI: CHASE.COM May 11 2012 20:58:00 Chase, P.O. Box 15583, Wilmington, DE 19886-1194  
512750283 +EDI: TDBANKNORTH.COM May 11 2012 20:58:00 TD Bank, 32 Chestnut Street, Lewiston, ME 04240-7799  
512750284 EDI: AFNIVZCOMBINED.COM May 11 2012 20:58:00 Verizon, P.O. Box 4830, Trenton, NJ 08650-4830

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

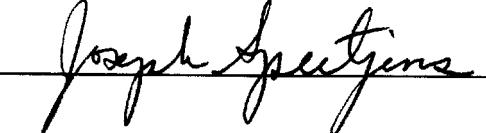
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2012

Signature:



District/off: 0312-2

User: admin  
Form ID: b18

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Total Noticed: 23

Date Rcvd: May 11, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2012 at the address(es) listed below:

Benjamin A. Stanziale trustee@stanzialelaw.com, nj45@ecfcbis.com  
Joel A. Ackerman on behalf of Creditor Aurora Loan Services jackerman@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor Aurora Loan Services LLC jackerman@zuckergoldberg.com  
Leonard S. Singer on behalf of Debtor Ethan Blumenfeld zandsattys@aol.com

TOTAL: 4